

## Why Choose Zurich?

Coverage for New Jersey Temporary Disability Benefits (NJTDDB) is mandatory for most companies with employees in New Jersey and the state provides this coverage automatically. However, employers have the choice to secure coverage from a private insurance carrier.

### **Why would employees want this coverage provided by Zurich and not the state plan?**

- On average, the state pays claims in two weeks: Zurich pays its claims in five days or less.
- Receiving your benefits sooner can be critical when you have no other income but still have to pay bills.
- You can initiate your claim with Zurich with an e-mail or fax for fast, efficient service.
- Zurich provides your company with a team of dedicated claims examiners who will answer your questions and walk you through the entire claim process.

Zurich has been a leader in statutory disability for more than 50 years. Our systems have been designed specifically to handle statutory disability claims as efficiently as possible, so we can serve our customers' needs quickly.

**Zurich**

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This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

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*Because change happenz* <sup>SM</sup>